

MULTI-LEVEL MARKETING AGREEMENT WITH ITS MEMBERS AT PT NATURA PRIMA BEAUTY BASED ON FATWA NO. 75/DSN-MUI/VII/2009

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Abstract

This article examines the rapid development of modern marketing systems, particularly through Multi-Level Marketing (MLM), in Aceh, a region that implements Islamic law comprehensively. This raises questions about the compliance of MLM practices with the principles of Islamic muamalah, particularly in reference to DSN-MUI Fatwa No. 75/2009 on Sharia Direct Selling (PLBS). This study focuses on two issues: (1) the conformity of MLM agreements applied by PT Natura Prima Beauty with DSN-MUI Fatwa No. 75/2009; and (2) the form of agreements used by the company for its members. Using a qualitative juridical-normative method combined with field research at the Banda Aceh Stockist, the findings indicate that agreements are not established through individual written contracts but are instead regulated by a collective code of ethics binding all members. The code of ethics outlines rights, obligations, and prohibitions, and is considered a valid contract (*akad*) from a sharia perspective. Bonus mechanisms based on real sales, transparency through IT systems, and upline-downline mentoring ensure fairness and business sustainability. Overall, this practice meets the 12 requirements set by DSN-MUI Fatwa No. 75/2009, although challenges remain in terms of formal regulation in Aceh.

Keywords: Agreement, DSN-MUI Fatwa, Multi-Level Marketing, Natura Prima Beauty, Sharia.

Abstrak

Artikel ini mengkaji perkembangan pesat sistem pemasaran modern, khususnya melalui Multi Level Marketing (MLM), di Aceh, sebuah wilayah yang menerapkan syariat Islam secara komprehensif. Hal ini menimbulkan pertanyaan tentang kesesuaian praktik MLM dengan prinsip-prinsip muamalah Islam, khususnya mengacu pada Fatwa DSN-MUI No. 75 Tahun 2009 tentang Penjualan Langsung Berjenjang Syariah (PLBS). Penelitian ini berfokus pada dua hal: (1) kesesuaian perjanjian MLM yang diterapkan oleh PT Natura Prima Beauty dengan Fatwa DSN-MUI No. 75/2009; dan (2) bentuk perjanjian yang digunakan oleh perusahaan kepada para anggotanya. Dengan menggunakan metode yuridis-normatif kualitatif yang dipadukan dengan penelitian lapangan di Stokis Banda Aceh, hasil penelitian menunjukkan bahwa perjanjian tidak dibuat melalui kontrak tertulis secara individual, melainkan diatur dalam sebuah kode etik bersama yang mengikat seluruh anggota. Kode etik tersebut menguraikan hak, kewajiban, dan larangan, dan dianggap sebagai kontrak (*akad*) yang sah dari perspektif syariah. Mekanisme bonus berdasarkan penjualan riil, transparansi melalui sistem IT, dan pendampingan upline-downline memastikan keadilan dan keberlanjutan bisnis. Secara keseluruhan, praktik ini memenuhi 12 persyaratan yang ditetapkan oleh Fatwa DSN-MUI No. 75/2009, meskipun masih ada tantangan dalam hal regulasi formal di Aceh.

Kata kunci: Perjanjian, Fatwa DSN-MUI, Multi Level Marketing, Natura Prima Beauty, Syariah.

INTRODUCTION

In the modern era, the business world is developing rapidly, particularly with the advent of the internet. This is evident in the increase in trade flows, both in the goods and services sectors. This situation underscores the importance of companies developing flexible marketing strategies to address competitive challenges and maintain their presence in the face of changing market dynamics. Business is part of economic activity and plays a vital role in meeting human needs. Various business motives can be a strong driving force in influencing the social life of the community, whether at the regional, national, or international level. Business is often associated with building relationships and contracts between individuals or groups, resulting in agreements between both parties.¹

¹ Rahmawati, A. "Multilevel Marketing Business from an Islamic Perspective," *Equilibrium Pascasarjana STAIN Kudus*, Vol. 2, No. 1, 2014, p. 69.

One marketing strategy that is currently popular is Multi-Level Marketing (MLM), a marketing system that utilizes a permanently established distribution network, positioning the company's customers as marketing personnel. With MLM, tiered marketing can be carried out through a network of distributors that is built by making consumers the marketing personnel.² This system offers income opportunities based on two primary activities: the direct sale of products to consumers and the recruitment of new members to expand the network. Members will receive commissions from sales generated by their network.

This development is also rapidly taking place in Indonesia, including in the province of Aceh. However, there are specific laws in Aceh that are known for the application of Islamic law in the lives of its people. This raises critical questions about the compatibility of MLM business practices with Sharia principles. To address these concerns, the Indonesian Ulema Council's National Sharia Board (DSN-MUI) issued Fatwa No. 75/DSN-MUI/VII/2009, outlining guidelines for Sharia Multi-Level Marketing (PLBS). This fatwa serves as a guideline to ensure that MLM practices are carried out in accordance with Sharia, with strict conditions requiring that the business be free from elements of *riba* (interest/additional charges), *gharar* (uncertainty), and *maysir* (gambling). There are no specific regulations governing MLM in Aceh, or what is commonly referred to as Qanun, for either sharia-based or conventional MLM. The regulations currently in force in Aceh are national regulations, namely DSN-MUI Fatwa No. 75 of 2009, which has been established as a guideline for achieving sharia-compliant MLM.

In the MLM network of PT Natura Prima Beauty, a member's position is typically divided into two leading roles: direct buyer/consumer and intermediary. A member is considered a direct buyer when they purchase products directly, either through the company, a distributor, or a stock centre (*stokis*). Meanwhile, the role of an intermediary occurs when a member recruits other people to join as members and purchase the company's products. This is a common practice in MLM businesses, often referred to as multi-level marketing.

² Marimin, A., Romdhoni, A. H., & Fitria, T. N. (2016). Multi-Level Marketing (MLM) Business in the View of Islam. *Islamic Economics Scientific Journal*, 2(02). <https://doi.org/10.29040/jiei.v2i02.47>

The MLM requirements that comply with Sharia provisions include the existence of an explicit agreement between the two parties. The object of the contract must have a tangible benefit and be deliverable, and the object of the agreement must not include things that are prohibited in Sharia. In addition, companies and distributors are obligated to uphold honesty and transparency, and to refrain from fraudulent practices or business activities that are haram or of unclear halal status (*syubhat*). In this context, distributors are entitled to compensation as a form of reward after executing the contract in accordance with the agreement. Conversely, companies that utilise the marketing services of distributors are obliged to provide such compensation on time, without delay, reduction, or unilateral cancellation.³

Multi-level marketing (MLM) is a promising business alternative for some Indonesians. It is not surprising that this business model has experienced rapid growth in Indonesia. The MLM concept, first introduced in the United States in the 1940s, has since spread widely across Indonesia in various forms and mechanisms. Some MLMs are run purely based on product sales turnover, with bonuses given according to actual distribution results. However, on the other hand, some practices place more emphasis on member recruitment activities, where member income is highly dependent on the number of recruits and the balance of the network built. This pattern often resembles a Ponzi or pyramid scheme, which has been declared illegal in various countries. Such models generally operate under the guise of MLM, but are more accurately described as money games. It is not uncommon for such practices to cause problems in society, ranging from member disappointment due to unrealised bonuses, the existence of fictitious products, unfair distribution of profits that only benefit members who joined earlier, to the emergence of fictitious companies that eventually go bankrupt.⁴

PT Natura Prima Beauty, operating under the Natura World brand, is a company that uses a Multi-Level Marketing (MLM) system to distribute its beauty products and has built a fairly extensive network, including stockists in Banda Aceh. Natura World has claimed that its products hold halal certification from the Food and Drug Supervisory Agency (BPOM) and the

³ Mardalis, Ahmad, and Nur Hasanah. "Multi-Level Marketing (MLM) from an Islamic Economic Perspective," *Falah Journal of Sharia Economics*, Vol. 1, No. 1, 2016, pp. 34-35.

⁴ Nur Shadiq, Baihaqi. (2022). *Analysis of DSN-MUI Fatwa No. 75/DSN-MUI/VII/2009 on Sharia-Based Eco Racing Business (A Study of PT Best Members in Banda Aceh City)*, Ar-Raniry State Islamic University, p. 2.

Indonesian Ulema Council (MUI). Natura World products include Natura Beauty Spray (NBS), Natura Chocolate Soap (NCS), Natura Aloe Vera Smoothing Gel (NAV), and other products. Natura World Beauty products are effective in addressing various common skin issues that nearly everyone faces.⁵

This business also relies on distributors or stockists as product stock providers who play a strategic role in marketing operations and form the foundation for business network development. A stockist directly promotes and distributes specific products, whether goods or services, to potential consumers or partners without using intermediaries such as shops, supermarkets, or pharmacies.⁶

In the Sharia-based MLM system implemented by Natura World, members receive benefits or rewards when they successfully recruit new members. However, members will not receive bonuses if they fail to expand their network. Thus, the sale of the company's products is not the primary source of profit or reward, but rather the development of the network. Although Natura World uses an MLM system, the scheme applied is essentially similar to a pyramid or Ponzi scheme, where the number of members at the lower level (downline) is far greater than those at the upper level (upline). In this structure, the upline earns greater profits due to increased member recruitment and product sales. Meanwhile, the downline only earns relatively small profits because their network and product sales have not yet developed. Pyramid schemes are considered highly unfair because they only benefit those at the top of the pyramid, namely, individuals who joined earlier or have a higher hierarchical position.⁷

The basic principle of fiqh muamalah is that all forms of transactions (muamalah) are basically permissible (*mubah*), as long as they do not contain elements that are prohibited. In the context of MLM, an agreement must be free from *gharar* (uncertainty), *maysir* (gambling), *riba* (usury/prohibited interest), *dzulm* (injustice), and other invalid practices. MLM agreements in

⁵ Menge, Maria Ardiana, et al. "The Influence of Product Quality and Price on the Decision to Purchase Naturaworld Cosmetic Products in Kupang," *GLORY Journal of Economics and Social Sciences*, Vol. 4, No. 2, 2023, p. 10.

⁶ Harefa, Andreas. *10 Tips for Successful MLM Distributors, Learning from AMWAY, CNI and Herbalife*. Jakarta: PT. Gramedia Pustaka Utama, 1999, p. 12.

⁷ Hibatul Arifah, Risa. "Analysis of the Application of Ju'alah Contracts in the MLM (Multi-Level Marketing) Bonus System in the Tiens Business," *Thesis*, 2024, p. 4.

fiqh muamalah are referred to as contracts. There are three pillars in buying and selling, namely the seller (*bai'*) and the buyer (*mustari*), also known as (*al-'aqidan*), the person who makes the contract in buying and selling, as well as the object being bought and sold (*ma'qud 'alaihi*), and *ijab qabul* (*shighat*).⁸

Fatwa DSN-MUI No. 75 of 2009 provides explicit guidelines for MLM practices to be in line with sharia principles, which is then known as Sharia Multi-Level Marketing (PLBS). The Indonesian Ulema Council's National Sharia Board (DSN-MUI) has established 12 conditions that MLM companies must meet. The MLM business agreement at PT Natura Prima Beauty can be made in writing or verbally. However, in MLM practice, the agreement (contract) is presented in the form of a code of ethics that functions as a collective contract covering rights, obligations, prohibitions, and sanctions, and its approval is implicit from the moment a member joins. The code of ethics will be given by the upline to new members who will join PT Natura Prima Beauty. After agreeing to all the rules contained in the code of ethics, members will be guided to open a virtual account, making it easier for them to accumulate points, earn bonuses, recruit new members, and expand their network.⁹

The primary issue to be examined in this study is the compatibility of the Multi-Level Marketing (MLM) practices carried out by PT Natura Prima Beauty with the principles of Sharia as stipulated in Fatwa DSN-MUI No. 75/DSN-MUI/VII/2009, concerning Sharia-compliant MLM. This issue is relevant considering that Aceh, as a region that fully implements Islamic law, does not yet have specific regulations in the form of qanun governing MLM practices. Consequently, the provisions of the fatwa serve as the primary reference for assessing the validity of contracts and business practices. In addition, this study also seeks to reveal the form of agreement used by PT Natura Prima Beauty to bind its members, whether through individual written contracts or a collective code of ethics that applies generally. Thus, the research question focuses on analyzing the suitability of Natura World's MLM contracts in accordance with the applicable Sharia fatwa, as well as the form of implementation of these contracts in practice, particularly at the Banda Aceh Stockist.

⁸ Susiawati, Wati. "Buying and selling in the current context." *Journal of Islamic Economics* 8.2, 2017, 6.

⁹ Interview with Erlinda, Member of PT Natura Prima Beauty at Stokis Banda Aceh, on 7 July 2025.

The objectives of this study are to analyse the conformity of the MLM agreement implemented by PT Natura Prima Beauty with Sharia principles based on DSN-MUI Fatwa No. 75/2009, and to explain in detail the form of agreement used by the company to bind its members. The results of this study are expected to contribute academically to the development of contemporary muamalah fiqh studies, as well as to serve as a practical reference for the community and local governments in assessing MLM practices, ensuring they remain within the principles of sharia.

Given the uniqueness of Aceh as a region that implements Islamic law comprehensively, an analysis of the implementation of the MLM agreement between PT Natura Prima Beauty and its members at the Banda Aceh stockist is highly relevant. This study aims to examine in depth the MLM agreement offered by PT Natura Prima Beauty and its implementation in the field, particularly at the Banda Aceh stockist. The analysis will focus on the compatibility of these business practices with the twelve points set out in Fatwa DSN-MUI No. 75/DSN-MUI/VII/2009.

RESEARCH METHODOLOGY

The research methodology employed in this study is a qualitative approach, combining a legal-normative method with field studies. The legal-normative approach was chosen to examine the Multi-Level Marketing (MLM) agreement for PT Natura Prima Beauty products, with reference to Islamic law provisions, specifically DSN-MUI Fatwa No. 75/DSN-MUI/VII/2009 on Sharia Multi-Level Marketing (PLBS). Meanwhile, field studies were conducted to obtain an empirical understanding of the agreement's implementation at the PT Natura Prima Beauty stockist in Banda Aceh. This research is descriptive-analytical in nature, seeking to describe the practices that occur in the field and then analyze them within the framework of Sharia economic law.¹⁰

The research location was determined to be the PT Natura Prima Beauty distributor in Banda Aceh, as this is where marketing activities, member recruitment, and the implementation of the MLM agreement actually occur. The research data sources consisted of primary and secondary data. Primary data was obtained through in-depth interviews with the management

¹⁰ Bungin, Burhan. "Qualitative Research: Communication, Economics, Public Policy, and Other Social Sciences," *Kencana*, Vol. 2, 2007, p. 45.

of the Stockist and several members directly involved in the MLM system. Secondary data were obtained from DSN-MUI Fatwa No. 75/2009, as well as from various literature sources, including books, journals, scientific articles, previous studies, and company documents, such as agreements, brochures, and member recruitment guidelines.

Data collection techniques were carried out through literature studies, in-depth interviews, and documentation. The literature study was employed to examine relevant theories and concepts related to contracts in fiqh muamalah and Sharia-compliant multi-level marketing regulations. In-depth interviews were conducted to gather information from stakeholders and members. Meanwhile, documentation was carried out by collecting documents related to agreements, product brochures, and other supporting data.

Data analysis in this study employed a descriptive qualitative method, which analyzed data obtained from field observations and interviews, as well as literature, by selecting, focusing, and simplifying information according to the research needs.¹¹ The data was then presented in the form of a narrative description accompanied by supporting tables or diagrams where necessary. The final stage involved concluding, explicitly connecting the field findings with the provisions of Islamic law as outlined in DSN-MUI Fatwa No. 75/2009, to assess the extent to which the MLM Natura Prima Beauty agreement in Banda Aceh was in accordance with Sharia principles.

RESULTS AND DISCUSSION

A. Multi-Level Marketing Agreements in Fiqh Muamalah

Fiqh muamalah is a branch of fiqh that governs Islamic laws related to economic transactions and social interactions among individuals within society. The basic principle is permissibility (ibahah), which is stated in the rule: "The original law in muamalah is permissible, unless there is evidence to indicate its prohibition".¹²

¹¹ Albi Anggito, Johan Setiawan, *Qualitative Research Methodology*, (Sukabumi: CV Jejak, 2018), p. 11.

¹² Khaerul, Ahmad et al. "Fiqh Muamalah in the Digital Age: Challenges, Transformations, and Solutions in the Context of Modern Islamic Economics," *Jurnal Neraca Manajemen, Ekonomi*, Vol. 10, No. 12, 2024, p. 3.

This MLM business agreement is referred to as an akad in fiqh muamalah. The definition of akad put forward by scholars is similar to the general definition of an agreement in civil law in Indonesia. Subekti defines an agreement as an event in which one person makes a promise to another or in which two people mutually promise to carry out something. The two parties who make this mutual promise are obliged to do or not to do something, or in other words, both parties are bound by the agreement they have made. There are three elements in an agreement (akad), namely:¹³

- a. The subjects of the contract (al-'aqidain), namely the seller and the buyer. PT Natura Prima Beauty is the seller or the party that sells the products and makes agreements with its members. Meanwhile, two parties act as buyers: members and non-member consumers.
- b. The object of the contract (mauqud 'alaihi), which is the goods being sold or contracted.
- c. The contract statement (shighat), which is an expression by the parties (seller and buyer) who enter into the contract in the form of an offer and acceptance.

The agreement (contract) used when someone joins Natura World as a member is a sale and purchase agreement (bai') whereby a person becomes a member by purchasing at least one product package. This agreement is explicit, with the company as the seller and the prospective member as the buyer. The object is a beauty product, and the price is a certain amount of money paid for the package. Upon completion of this sale and purchase, ownership of the product is transferred to the member.¹⁴

A more specific contract used in this MLM business is the agency contract with remuneration (wakalah bil ujah), whereby purchasing the product automatically grants members business rights. The wakalah contract is a contract that grants authority from the company (muwakkil) to its members (wakil) to market its products. Meanwhile, wakalah bil ujah is the granting of authority in exchange for ujah (fee). The remuneration (ujrah) that

¹³ M Abdul Wahab, Lc. "The Theory of Contracts in Fiqh Muamalah," 2019, p. 15.

¹⁴ Utami, Ayu Dewi, Nurul Maghfiroh, and Bambang Tjatur Iswanto. "The Implementation of Buying and Selling Through a Multi-Level Marketing System from an Islamic Law Perspective." *Varia Justicia*, Vol. 12, No. 1, 2016, p. 10.

members will receive is the bonuses promised in the marketing scheme as compensation for their marketing and sales activities.¹⁵

B. Fatwa DSN-MUI No. 75/DSN-MUI/VII/2009 on Sharia Multi-Level Marketing

The National Sharia Council of the Indonesian Ulema Council (MUI) has issued a fatwa on MLM under the name Sharia Multi-Level Marketing (PLBS) No. 75 of 2009. The DSN MUI stipulates that Sharia Multi-Level Marketing (MLM), including MLM, must meet the following 12 basic requirements:¹⁶

- 1) The object of the transaction being sold must be real in the form of goods or services;
- 2) The goods or services traded must not be something that is haram (forbidden) and/or intended for something that is haram;
- 3) Transactions in such trade must not contain elements of fraud (gharar), gambling (maysir), usury (riba), harm (dharar), injustice (zulm), or sin (maksiat);
- 4) There shall be no excessive price/cost increases (excessive mark-ups), which would be detrimental to consumers as they would not be commensurate with the quality/benefits obtained;
- 5) Commissions or bonuses given by the company to members, both in terms of amount and form, must be based on actual work performance directly related to the volume or value of sales of goods or service products, and must be the primary income of business partners in PLBS;
- 6) Bonuses given by the company to members (business partners) must be clearly stated when the transaction (agreement) is in accordance with the sales targets for goods and/or service products set by the company.
- 7) Passive bonuses that are obtained regularly without conducting coaching and/or sales of goods and/or services are not permitted;

¹⁵ Madinah, Siti Hasnaa, Putri Karunia Sari, and Isnaini Rofiqoh. "Analysis of Wakalah Bil Ujrah Contracts in Online Shopping Services from the Perspective of Economic Fiqh Principles (Case Study of Instagram Account @jastiperopa777)." *El-Qist: Journal of Islamic Economics and Business (JIEB)* 9.2 (2019), pp. 5-6.

¹⁶ Muzakki, Ahmad. "A Study of DSN MUI Fatwa No. 75 of 2009 concerning Sharia Multi-Level Marketing (Sharia MLM)." *Asy-Syari'ah: Journal of Islamic Law*, Vol. 6, No. 2 (2020): 5-6.

- 8) The provision of commissions or bonuses by the company to members (business partners) does not cause *ighra'*;
- 9) There is no exploitation (extortion) or injustice in the distribution of bonuses between the first member and subsequent members;
- 10) The membership recruitment system, forms of rewards, and ceremonial events carried out do not contain elements that are contrary to sharia, *aqidah*, and noble morals such as *shirk*, cults, immorality, and others;
- 11) Every business partner who recruits members is obliged to provide guidance and supervision to the members they recruit
- 12) No money game activities are permitted.¹⁷

C. Analysis of the Agreement and Implementation of MLM PT Natura Prima Beauty in Stokis Banda Aceh Based on DSN-MUI Fatwa No. 75/2009

In modern business practices, agreements or contracts are fundamental aspects that determine the validity and sustainability of a cooperative relationship. From a sharia perspective, agreements not only serve as legal-formal instruments, but also embody the principle of *al-'aqd*, which emphasises clarity (transparency), willingness (*taradhi*), and the absence of *gharar* (uncertainty). As Allah has emphasised in the Qur'an:

وَأَحَلَّ اللَّهُ الْبَيْعَ وَحَرَّمَ الرِّبَا

Meaning: "Allah has made buying and selling lawful and has made usury unlawful." (Q.S. Al-Baqarah: 275).¹⁸

The fatwa also mentions the prohibition of gambling with money. Money games are activities that collect public funds, also known as money doubling, through the practice of giving commissions and bonuses from the recruitment/registration of new business partners, rather than from the sale of a product, even if the sale of a product is merely a cover-up or the product does not have any accountable quality or value.¹⁹ Therefore, every company operating within the framework of Sharia is required to develop a system of

¹⁷ Fatwa of the National Sharia Council No. 75/DSN MUI/VII/2009 on *Sharia Multi-Level Marketing*.

¹⁸ QS. Al-Baqarah (2): 275.

¹⁹ Salbiah, Siti, Hendri Tanjung, and Abristadevi Abristadevi. "Analysis of the Phenomenon of Money Game Practices in Investment Trading Applications from an Islamic Perspective." *Al-Kharaj: Journal of Economics, Finance & Sharia Business*, Vol. 5, No.3 (2023), p. 5.

agreements that is not only practical but also in line with the principles of Islamic law.

Fatwa DSN-MUI No. 75/DSN-MUI/VII/2009 concerning Sharia Multi-Level Marketing (PLBS) serves as a normative guideline in regulating multi-level marketing (MLM) practices to ensure they are in line with sharia principles. This fatwa emphasises the requirement for halal products with clear benefits and marketing mechanisms that are free from elements of fraud, exploitation, and injustice. However, the fatwa does not detail the technical procedures for agreements between companies and members. At the time the fatwa was drafted, agreements were generally still made through physical forms and manual signatures. With the development of technology, the form of the accords has evolved towards digital or virtual formats, which significantly facilitate the transaction and member registration processes.

PT Natura Prima Beauty is one of the companies that has adopted this development by using a code of ethics as the basis for agreements between the company and its members. Prospective members who agree to the code of ethics by opening an official account automatically become members. Although not outlined in a written contract, this mechanism still has legal force because it contains the explicit consent of both parties. This reflects that the agreement system at Natura World is efficient and straightforward, yet still fulfils the requirements of a valid contract according to Sharia principles, namely clarity, willingness, and the absence of coercion.

The Natura World system has advantages in terms of transparency and fairness. Every bonus given to members is entirely dependent on product movement. This mechanism is reinforced through the company's information technology, whereby every product package purchased or sold must be entered into the official account system. The data entered is then automatically processed to calculate points and bonuses. With this system, each member can see in real-time the accumulation of points and the amount of rewards earned, thereby minimizing fraud and demonstrating a direct link between sales efforts and the results obtained.²⁰

The absence of individual written contracts places the upline in a very strategic position. The upline not only functions as a recruiter, but also as a

²⁰ Interview with Ditha, Stockist Manager at PT Natura Prima Beauty in Banda Aceh Stockist, on 5 August 2025.

mentor and guide for the downline. They are obligated to assist new members, both in using accounts and in completing point input procedures, as well as in implementing appropriate marketing strategies. This pattern not only strengthens business relationships but also builds a culture of *ta'awun* (mutual assistance) among members and uplines. Without guidance from uplines, the business development of new members (downlines) has the potential to encounter obstacles, making the role of mentorship an essential component in maintaining the system's continuity and stability.

The agreement (contract) between the seller and the buyer, contained in the code of conduct at Natura World, is as follows:²¹

- a. Upon approval of registration, prospective members are deemed to have agreed to and are bound by the Code of Ethics or Company Regulations, which serve as a formal agreement between the company and its members.
- b. Receiving quality products commensurate with the price paid.
- c. Being entitled to receive bonuses, cashback, and commissions in accordance with the marketing plan based on actual product sales, not merely recruitment.
- d. To comply with procedures, maintain the company's good name, and act honestly in transactions.
- e. Sell products at official prices and refrain from fraudulent practices such as overclaiming or selling unfit products.

In addition, the code of ethics implemented by PT Natura Prima Beauty serves not only as a contract but also as an instrument of moral education. It encompasses Islamic business ethics values that all members must adhere to. Leaders and uplines have a significant responsibility in socializing this code of ethics to their networks, ensuring that every business activity is conducted in accordance with Sharia principles. The coaching process is carried out in a comprehensive and tiered manner, so that it not only builds the technical capabilities of members but also installs moral values and Sharia compliance in every transaction. To implement these principles,

²¹ PT Natura Prima Beauty, *NaturaWorld Code of Ethics*, (Jember: Natura Prima Beauty, 2021), p. 3.

honesty, fairness, and trustworthiness must be applied in the execution of business contracts.²²

Thus, the system implemented by PT Natura Prima Beauty demonstrates the integration of legal, ethical, and spiritual aspects in its business practices. The main advantages of the Natura World system lie in its principles of fairness, transparency, and conformity with the rules of *muamalah*. The collective code of ethics and mentoring system serve as a substitute for individual contracts, as well as an instrument to minimise the potential for *gharar*. Although it does not use written contracts in the form of agreements, the existence of a code of ethics can still guarantee the clarity of the binding contract between the company and its members. The actual practice at *Stokis* Banda Aceh demonstrates the consistent application of sharia values, including the sale of halal products, the provision of bonuses based on actual effort, and the promotion of a culture of *ta'awun* (cooperation). Therefore, the MLM model of PT Natura Prima Beauty can be considered to have fulfilled the 12 provisions listed in Fatwa DSN-MUI No. 75/DSN-MUI/VII/2009, and can be used as an example of the application of sharia principles in modern business that emphasises a balance between ethics, culture, and partnership.

CONCLUSION

The Multi-Level Marketing (MLM) practices at PT Natura Prima Beauty, commonly known as Natura World products, generally comply with Sharia provisions as stipulated in DSN-MUI Fatwa No. 75/DSN-MUI/VII/2009 concerning Sharia Multi-Level Marketing (PLBS). The agreement or contract between the company and its members is not set out in the form of individual written contracts, but is embodied in a collective code of ethics that is binding on all members. This code of ethics encompasses rights, obligations, prohibitions, and sanctions, thereby ensuring it can be considered a valid contract from an Islamic legal perspective. In terms of contracts, the Natura World MLM system represents a combination of a sale and purchase contract (initial purchase of products as a condition of membership) and an agency or *wakalah bil ujah* contract (granting authority to

²² Ibnu Mahaka, Muhammad. "Review of DSN MUI Fatwa No. 75 of 2009 concerning Guidelines for Sharia Multi-Level Marketing in relation to the Business Practices of PT. CNI Ponorogo Branch", *Thesis*, 2020, p. 2.

members to market products in exchange for *ujrah* in the form of commissions).

In terms of the transaction's object, Natura World offers genuine cosmetic and health products that have obtained distribution permits from the Indonesian Food and Drug Administration (BPOM) and halal certification from the Indonesian Ulema Council (MUI), thereby fulfilling the requirements of a genuine and halal contract object. In terms of the compensation mechanism, the Natura World bonus system is based on actual product sales, not merely registration fees or the recruitment of new members. The bonuses offered include sponsor bonuses, pairing bonuses, and point-based bonuses, which are calculated transparently through the company's information system. This indicates a direct correlation between sales efforts and the rewards received, aligning with the principles of fairness, openness, and transparency.

In addition, Natura World's MLM practices also emphasise coaching and mentoring through an upline-downline pattern. Uplines have an obligation to guide downlines in both technical marketing aspects and understanding the code of ethics, thereby creating a culture of *ta'awun* (cooperation), which is one of the essential values in sharia muamalah. Thus, the code of ethics not only serves as a formal agreement but also as an ethical and educational instrument to maintain business continuity in accordance with Sharia values. With the development of technology, MLM agreements have also transformed by utilising information technology (IT)-based network systems. The registration process, point entry, bonus calculation, and access to the code of ethics are carried out online through members' official accounts, which shows that agreements are no longer limited to physical documents but can be carried out digitally while still fulfilling the principles of clarity, transparency, and the willingness of both parties.

Although it generally meets the 12 requirements set by DSN-MUI, there are still challenges in its implementation. One of them is the potential perception of the public that the Natura World MLM system resembles a pyramid scheme, especially if the emphasis is more on recruitment than product sales. Another challenge relates to formal regulations in Aceh, which currently lack a specific qanun (law) regarding sharia-based MLM practices, so they still refer to national provisions. This has implications for the lack of legal certainty and supervision at the local level.

Thus, this study concludes that the Natura World MLM system in Banda Aceh can be considered in line with the principles of Islamic *muamalah* and DSN-MUI Fatwa No. 75/2009, in terms of contracts, transaction objects, and compensation mechanisms. However, the company needs to continue strengthening aspects of guidance, transparency, information technology utilisation, and product sales orientation to avoid being caught up in practices resembling money games or pyramid schemes. On the other hand, the Aceh regional government is expected to formulate more comprehensive regulations on sharia-based MLM so that this business practice is truly in line with the spirit of implementing Islamic law comprehensively in Aceh.

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